

<i>SERFF Tracking Number:</i>	<i>ZURC-125950749</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>American Zurich Insurance Company, ...</i>	<i>State Tracking Number:</i>	<i>## \$0</i>
<i>Company Tracking Number:</i>	<i>CW-CF-28037</i>		
<i>TOI:</i>	<i>01.0 Property</i>	<i>Sub-TOI:</i>	<i>01.0001 Commercial Property (Fire and Allied Lines)</i>
<i>Product Name:</i>	<i>Commercial Property NonAdoption of ISO's Multistate Water Exclusion Endorsement Revision</i>		
<i>Project Name/Number:</i>	<i>Commercial Property NonAdoption of ISO's Multistate Water Exclusion Endorsement Revision /CW-CF-28037</i>		

Filing at a Glance

Companies: American Zurich Insurance Company, American Guarantee and Liability Insurance Company, Colonial American Casualty & Surety Company, Fidelity and Deposit Company of Maryland, Zurich American Insurance Company of Illinois, Zurich American Insurance Company

Product Name: Commercial Property SERFF Tr Num: ZURC-125950749 State: Arkansas

NonAdoption of ISO's Multistate Water

Exclusion Endorsement Revision

TOI: 01.0 Property

SERFF Status: Closed

State Tr Num: ## \$0

Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines)

Co Tr Num: CW-CF-28037

State Status: Fees verified and received

Filing Type: Form

Co Status: Not Applicable

Reviewer(s): Llyweyia Rawlins, Brittany Yielding

Author: Diane Zaborowski

Disposition Date: 12/30/2008

Date Submitted: 12/23/2008

Disposition Status: Non-Adoption

Effective Date Requested (New): 01/01/2009

Effective Date (New): 01/01/2009

Effective Date Requested (Renewal): 01/01/2009

Effective Date (Renewal): 01/01/2009

State Filing Description:

General Information

Project Name: Commercial Property NonAdoption of ISO's Multistate Water Exclusion Endorsement Revision

Status of Filing in Domicile: Pending

Project Number: CW-CF-28037

Domicile Status Comments: Non adoption of ISO CF form and rule filings being done in majority of states for Zurich & F&D companies

Reference Organization: ISO

Reference Number: CL-2008-OWEFO

Reference Title: Multistate Water Exclusion Endorsements Approved in Various Jurisdictions

Advisory Org. Circular: LI-CF-2008-215, LI-CF-2008-166

Filing Status Changed: 12/30/2008

State Status Changed: 12/30/2008

Deemer Date:

Corresponding Filing Tracking Number: N/A

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Filing Description:

In accordance with the filing requirements of your state, please be advised that we wish to non-adopt ISO's Commercial Property Multistate Water Exclusion Endorsement Revision as outlined in ISO's Filing Designation Number CL-2008-OWEFO.

We request that this filing becomes effective January 1, 2009.

This filing is being submitted electronically through SERFF. If you have any questions or concerns, please do not hesitate to contact me.

Company and Contact

Filing Contact Information

Diane Zaborowski, Product Analyst	diane.zaborowski@zurichna.com
1400 American Lane	(847) 605-6187 [Phone]
Schaumburg, IL 60196	(847) 605-7768[FAX]

Filing Company Information

American Zurich Insurance Company	CoCode: 40142	State of Domicile: Illinois
1400 American Lane	Group Code: 212	Company Type:
Schaumburg, IL 60196	Group Name:	State ID Number:
(847) 605-6000 ext. [Phone]	FEIN Number: 36-3141762	

American Guarantee and Liability Insurance Company	CoCode: 26247	State of Domicile: New York
1400 American Lane	Group Code: 212	Company Type:
Schaumburg, IL 60196	Group Name:	State ID Number:
(847) 605-6000 ext. [Phone]	FEIN Number: 36-6071400	

Colonial American Casualty & Surety Company	CoCode: 34347	State of Domicile: Maryland
1400 American Lane	Group Code: 212	Company Type:
Schaumburg, IL 60196	Group Name:	State ID Number:
(847) 605-6000 ext. [Phone]	FEIN Number: 52-1096670	

SERFF Tracking Number: ZURC-125950749 State: Arkansas
First Filing Company: American Zurich Insurance Company, ... State Tracking Number: #? \$0
Company Tracking Number: CW-CF-28037
TOI: 01.0 Property Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines)
Product Name: Commercial Property NonAdoption of ISO's Multistate Water Exclusion Endorsement Revision
Project Name/Number: Commercial Property NonAdoption of ISO's Multistate Water Exclusion Endorsement Revision /CW-CF-28037

Fidelity and Deposit Company of Maryland CoCode: 39306 State of Domicile: Maryland
1400 American Lane Group Code: 212 Company Type:
Schaumburg, IL 60196 Group Name: State ID Number:
(847) 605-6000 ext. [Phone] FEIN Number: 13-3046577

Zurich American Insurance Company of Illinois CoCode: 27855 State of Domicile: Illinois
1400 American Lane Group Code: 212 Company Type:
Schaumburg, IL 60196 Group Name: State ID Number:
(847) 605-6000 ext. [Phone] FEIN Number: 36-2781080

Zurich American Insurance Company CoCode: 16535 State of Domicile: New York
1400 American Lane Group Code: 212 Company Type:
Schaumburg, IL 60102 Group Name: State ID Number:
(847) 605-6000 ext. [Phone] FEIN Number: 36-4233459

SERFF Tracking Number: ZURC-125950749 State: Arkansas

First Filing Company: American Zurich Insurance Company, ... State Tracking Number: #? \$0

Company Tracking Number: CW-CF-28037

TOI: 01.0 Property Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines)

Product Name: Commercial Property NonAdoption of ISO's Multistate Water Exclusion Endorsement Revision

Project Name/Number: Commercial Property NonAdoption of ISO's Multistate Water Exclusion Endorsement Revision /CW-CF-28037

Filing Fees

Fee Required? No

Retaliatory? No

Fee Explanation:

Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
American Zurich Insurance Company	\$0.00	12/23/2008	
American Guarantee and Liability Insurance Company	\$0.00	12/23/2008	
Colonial American Casualty & Surety Company	\$0.00	12/23/2008	
Fidelity and Deposit Company of Maryland	\$0.00	12/23/2008	
Zurich American Insurance Company of Illinois	\$0.00	12/23/2008	
Zurich American Insurance Company	\$0.00	12/23/2008	

SERFF Tracking Number: *ZURC-125950749* *State:* *Arkansas*
First Filing Company: *American Zurich Insurance Company, ...* *State Tracking Number:* *#? \$0*
Company Tracking Number: *CW-CF-28037*
TOI: *01.0 Property* *Sub-TOI:* *01.0001 Commercial Property (Fire and Allied Lines)*
Product Name: *Commercial Property NonAdoption of ISO's Multistate Water Exclusion Endorsement Revision*
Project Name/Number: *Commercial Property NonAdoption of ISO's Multistate Water Exclusion Endorsement Revision /CW-CF-28037*

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Non-Adoption	Llyweyia Rawlins	12/30/2008	12/30/2008

<i>SERFF Tracking Number:</i>	<i>ZURC-125950749</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Company Tracking Number:</i>	<i>CW-CF-28037</i>		
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Disposition

Disposition Date: 12/30/2008

Effective Date (New): 01/01/2009

Effective Date (Renewal): 01/01/2009

Status: Non-Adoption

Comment: Wish to non-adopt ISO's Commercial Property Multistate Water Exclusion Endorsement Revision as outlined in ISO's Filing Designation Number CL-2008-OWEFO.

Rate data does NOT apply to filing.

Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing	0.000%
Overall Percentage Rate Impact For This Filing	0.000%
Effect of Rate Filing-Written Premium Change For This Program	\$0
Effect of Rate Filing - Number of Policyholders Affected	0

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property &Non-adoption Casualty		Yes

<i>SERFF Tracking Number:</i>	<i>ZURC-125950749</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>American Zurich Insurance Company, ...</i>	<i>State Tracking Number:</i>	<i>#? \$0</i>
<i>Company Tracking Number:</i>	<i>CW-CF-28037</i>		
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Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: ZURC-125950749 State: Arkansas
First Filing Company: American Zurich Insurance Company, ... State Tracking Number: #? \$0
Company Tracking Number: CW-CF-28037
TOI: 01.0 Property Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines)
Product Name: Commercial Property NonAdoption of ISO's Multistate Water Exclusion Endorsement Revision
Project Name/Number: Commercial Property NonAdoption of ISO's Multistate Water Exclusion Endorsement Revision /CW-CF-28037

Supporting Document Schedules

Satisfied -Name: Uniform Transmittal Document-Property & Casualty **Review Status:** Non-adoption 12/30/2008
Comments:
Attachments:
AR F NAIC P-C Trans Doc.pdf
AR Form Filing Sch.pdf

Property & Casualty Transmittal Document

1. Reserved for Insurance Dept. Use Only	2. Insurance Department Use only	
	a. Date the filing is received:	
	b. Analyst:	
	c. Disposition:	
	d. Date of disposition of the filing:	
	e. Effective date of filing:	
	New Business	
	Renewal Business	
	f. State Filing #:	
	g. SERFF Filing #:	
h. Subject Codes		

3. Group Name	Group NAIC #
Zurich North America	212

4. Company Name(s)	Domicile	NAIC #	FEIN #	State #
Zurich American Insurance Company	NY	212-16535	36-4233459	
American Guarantee and Liability Insurance Co.	NY	212-26247	36-6071400	
American Zurich Insurance Company	IL	212-40142	36-3141762	
Zurich American Insurance Company of Illinois	IL	212-27855	36-2781080	
Fidelity and Deposit Company of Maryland	MD	212-39306	13-3046577	
Colonial American Casualty and Surety Company	MD	212-34347	52-1096670	

5. Company Tracking Number	CW-CF-28037
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Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]

6.	Name and address	Title	Telephone #s	FAX #	e-mail
	Diane M. Zaborowski, AIS Zurich North America 1400 American Lane Schaumburg, IL 60196-1056	Product Analyst	(847) 605-6187	(847) 605-7768	diane.zaborowski@zurichna.com
7.	Signature of authorized filer		<i>Diane M. Zaborowski</i>		
8.	Please print name of authorized filer		Diane M. Zaborowski, AIS		

Filing information (see General Instructions for descriptions of these fields)

9. Type of Insurance (TOI)	01.0 Property
10. Sub-Type of Insurance (Sub-TOI)	01.0001 Commercial Property (Fire and Allied Lines)
11. State Specific Product code(s) (if applicable)[See State Specific Requirements]	
12. Company Program Title (Marketing title)	Commercial Property Program
13. Filing Type	<input type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input type="checkbox"/> Rates/Rules <input checked="" type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)
14. Effective Date(s) Requested	New: 01/01/2009 Renewal: 01/01/2009
15. Reference Filing?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No

16. Reference Organization (if applicable)	ISO
17. Reference Organization # & Title	CL-2008-OWEFO
18. Company's Date of Filing	12/23/2008
19. Status of filing in domicile	<input type="checkbox"/> Not Filed <input checked="" type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

Property & Casualty Transmittal Document—

20. This filing transmittal is part of Company Tracking #	CW-CF-28037
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21. Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]
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In accordance with the filing requirements of your state, please be advised that we wish to non-adopt ISO's Commercial Property Multistate Water Exclusion Endorsement Revision as outlined in ISO's Filing Designation Number CL-2008-OWEFO.

We request that this filing becomes effective January 1, 2009.

This filing is being submitted electronically through SERFF. If you have any questions or concerns, please do not hesitate to contact me.

22. Filing Fees (Filer must provide check # and fee amount if applicable) [If a state requires you to show how you calculated your filing fees, place that calculation below]
<p>Check #: N/A Amount: N/A</p> <p>N/A - nonadoption of ISO</p> <p>Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.</p>

*****Refer to the each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)**

FORM FILING SCHEDULE

(This form must be provided ONLY when making a filing that includes forms)
 (Do not refer to the body of the filing for the forms listing, unless allowed by state.)

1.	This filing transmittal is part of Company Tracking #		CW-CF-28037		
2.	This filing corresponds to rate/rule filing number (Company tracking number of rate/rule filing, if applicable)		N/A		
3.	Form Name /Description/Synopsis	Form # Include edition date	Replacement or Withdrawn?	If replacement, give form # it replaces	Previous state filing number, if required by state
01	NonAdoption of ISO's CP Multistate Water Exclusion Endorsement Revision	CP 10 32 08 08	<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
02			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
03			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
04			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
05			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
06			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
07			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
08			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
09			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
10			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		